

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LONNIE J HUFF
VELMA L HUFF
Debtor(s)

Case No. 09-11370

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2009.
- 2) The plan was confirmed on 07/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/30/2009, 07/30/2009, 12/11/2014, 01/22/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/30/2014.
- 6) Number of months from filing to last payment: 67.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$710.00.
- 10) Amount of unsecured claims discharged without payment: \$115,012.72.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$29,634.83 |
| Less amount refunded to debtor | \$2,498.92 |

NET RECEIPTS: \$27,135.91

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$3,404.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$1,418.98 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: \$4,822.98

Attorney fees paid and disclosed by debtor: \$96.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---|-----------|-----------------|----------------|---------------|----------------|-----------|
| AMERICAN SECURITY INSURANCE | Unsecured | 3,900.00 | NA | NA | 0.00 | 0.00 |
| AMERICASH LOANS LLC | Unsecured | 172.00 | 690.04 | 690.04 | 185.50 | 0.00 |
| AMERICREDIT FINANCIAL SVC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ARONSON FURNITURE | Unsecured | 468.00 | NA | NA | 0.00 | 0.00 |
| AT&T | Unsecured | 279.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE | Unsecured | 1,822.00 | 1,903.36 | 1,903.36 | 763.06 | 0.00 |
| CITY OF CHICAGO DEPT OF REVENUE | Unsecured | 1,400.00 | 3,207.95 | 3,207.95 | 918.59 | 0.00 |
| CITY OF ELMHURST | Unsecured | 25.00 | NA | NA | 0.00 | 0.00 |
| CLERK OF THE CIRCUIT COURT | Unsecured | 230.00 | NA | NA | 0.00 | 0.00 |
| CREDIT UNION 1 | Unsecured | 7,500.00 | 4,808.97 | 7,808.97 | 2,236.07 | 0.00 |
| CREDIT UNION 1 | Secured | 8,000.00 | 11,000.00 | 8,000.00 | 8,000.00 | 671.39 |
| CURRY MOTOR | Unsecured | 304.00 | NA | NA | 0.00 | 0.00 |
| DIRECT TV | Unsecured | 198.00 | NA | NA | 0.00 | 0.00 |
| ECAST SETTLEMENT CORP | Unsecured | 364.00 | NA | NA | 0.00 | 0.00 |
| FARMERS INSURANCE EXCHANGE | Unsecured | 230.00 | NA | NA | 0.00 | 0.00 |
| FIRST FRANKLIN LOAN SERVICES | Unsecured | 62,000.00 | NA | NA | 0.00 | 0.00 |
| GE MONEY BANK | Unsecured | 1,005.00 | NA | NA | 0.00 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS | Unsecured | 921.00 | 921.50 | 921.50 | 255.80 | 0.00 |
| LOYOLA UNIVERSITY HEALTH SYS | Unsecured | 100.00 | NA | NA | 0.00 | 0.00 |
| LOYOLA UNIVERSITY PHYSICIANS FOUNDATION | Unsecured | 120.00 | NA | NA | 0.00 | 0.00 |
| LVNV FUNDING | Unsecured | 814.00 | 820.74 | 820.74 | 227.83 | 0.00 |
| LVNV FUNDING | Unsecured | NA | 1,490.39 | 1,490.39 | 426.78 | 0.00 |
| MARIN | Unsecured | 1,474.00 | NA | NA | 0.00 | 0.00 |
| MCSI/RMI | Unsecured | 200.00 | NA | NA | 0.00 | 0.00 |
| MONTEREY FINANCIAL SVC | Secured | 300.00 | 778.24 | 300.00 | 300.00 | 14.27 |
| MONTEREY FINANCIAL SVC | Unsecured | 4.00 | 0.00 | 478.24 | 136.95 | 0.00 |
| NATIONSTAR MORTGAGE | Secured | 168,000.00 | 227,823.38 | NA | 0.00 | 0.00 |
| NATIONSTAR MORTGAGE | Secured | NA | 10,420.81 | NA | 0.00 | 0.00 |
| NICOR GAS | Unsecured | 643.00 | 1,405.15 | 1,405.15 | 402.36 | 0.00 |
| PLATINUM PROTECTION LLC | Unsecured | 160.00 | NA | NA | 0.00 | 0.00 |
| PRA RECEIVABLES MANAGEMENT | Unsecured | 640.00 | NA | NA | 0.00 | 0.00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| PRA RECEIVABLES MANAGEMENT | Unsecured | 642.00 | 637.29 | 637.29 | 171.34 | 0.00 |
| PRA RECEIVABLES MANAGEMENT | Unsecured | 566.00 | 559.98 | 559.98 | 150.55 | 0.00 |
| PRA RECEIVABLES MANAGEMENT | Unsecured | 738.00 | 745.93 | 745.93 | 200.54 | 0.00 |
| PRA RECEIVABLES MANAGEMENT | Unsecured | 541.00 | 632.39 | 632.39 | 170.01 | 0.00 |
| PRA RECEIVABLES MANAGEMENT | Unsecured | 2,083.00 | 2,119.87 | 2,119.87 | 607.02 | 0.00 |
| PRA RECEIVABLES MANAGEMENT | Unsecured | 8,965.00 | 8,965.45 | 8,965.45 | 2,567.22 | 0.00 |
| PRA RECEIVABLES MANAGEMENT | Unsecured | 538.00 | 538.90 | 538.90 | 140.22 | 0.00 |
| PROVIDIAN | Unsecured | 1,036.00 | NA | NA | 0.00 | 0.00 |
| SANTANDER CONSUMER USA | Unsecured | 14,000.00 | 15,489.65 | 15,489.65 | 3,713.67 | 0.00 |
| SANTANDER CONSUMER USA | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| SANTANDER CONSUMER USA | Secured | 10,000.00 | NA | NA | 0.00 | 0.00 |
| SST/COLUMBUS BANK & TRUST | Unsecured | 1,036.00 | NA | NA | 0.00 | 0.00 |
| STATE FARM MUTUAL AUTO | Unsecured | 2,730.19 | NA | NA | 0.00 | 0.00 |
| SYSTEMS & SERVICES TECH INC | Unsecured | 1,036.00 | NA | NA | 0.00 | 0.00 |
| US CELLULAR | Unsecured | 1,544.00 | NA | NA | 0.00 | 0.00 |
| VILLAGE OF BELLWOOD | Unsecured | NA | 200.00 | 200.00 | 53.76 | 0.00 |
| VILLAGE OF HILLSIDE | Unsecured | 150.00 | NA | NA | 0.00 | 0.00 |
| VILLAGE OF MAYWOOD WATER DEI | Unsecured | 255.00 | NA | NA | 0.00 | 0.00 |
| VILLAGE OF MELROSE PARK | Unsecured | 200.00 | NA | NA | 0.00 | 0.00 |
| VILLAGE OF OAK PARK | Unsecured | 40.00 | NA | NA | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|----------------------|-----------------------|----------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$8,000.00 | \$8,000.00 | \$671.39 |
| All Other Secured | \$300.00 | \$300.00 | \$14.27 |
| TOTAL SECURED: | \$8,300.00 | \$8,300.00 | \$685.66 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$48,615.80 | \$13,327.27 | \$0.00 |

Disbursements:

| | |
|----------------------------|--------------------|
| Expenses of Administration | <u>\$4,822.98</u> |
| Disbursements to Creditors | <u>\$22,312.93</u> |

TOTAL DISBURSEMENTS : **\$27,135.91**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/04/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.